

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE: § CASE NO. 17-32670-hdh13
ERVIN FRANK LAYER §
DEBTOR § CHAPTER 13
§

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Bayview Loan Servicing, LLC

Name of Transferee

Bayview Loan Servicing, LLC c/o M & T Bank

Name of Transferor

Name and Address where notices to transferee should be sent:

Bayview Loan Servicing, LLC
Attn: Bankruptcy Department
4425 Ponce De Leon Blvd., 5th Floor
Coral Gables, FL 33146

Court Claim # (if known): 4

Amount of Claim: \$107,468.12

Date Claim Filed: September 7, 2017

Phone: 1-855-813-6597

Last Four Digits of Acct #: xxxxxx0689

Phone: 1-800-724-2224

Last Four Digits of Acct. #: xxxxxx2238

Name and Address where transferee payments should be sent (if different from above):

Bayview Loan Servicing, LLC
Attn: Payment Processing
P.O Box 650091
Dallas, TX 75265-0091

Phone: 1-855-813-6597

Last Four Digits of Acct #: xxxxxx0689

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: Rick Byers

Name: Rick Byers

Title: Senior Bankruptcy Coordinator

Date: 12/13/2018

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

CERTIFICATE OF SERVICE

I hereby certify that on 12/18/2018 a true and correct copy of the above and foregoing Transfer of Claim shall be served via electronic means, if available, otherwise by regular, first class mail on 12/19/2018 to the following parties at the addresses indicated by deposit in the United States Mail, first class postage prepaid.

ERVIN FRANK LAYER
9814 FAIRCREST DRIVE
DALLAS, TX 75238
DEBTOR

WELDON REED ALLMAND
860 AIRPORT FREEWAY, SUITE 401
HURST, TX 76054
ATTORNEY FOR DEBTOR

THOMAS POWERS
105 DECKER CT SUITE 1150
IRVING, TX 75062
CHAPTER 13 TRUSTEE

Codilis & Stawiarski, P.C.

/s/ Carron E. Nicks

Cristina Platon Camarata SBOT 16061560

Harriet L. Langston SBOT 11924400

Sarah S. Cox SBOT 24043439

Carron E. Nicks SBOT 01311905

Annarose Harding SBOT 24071438

Lisa L. Cockrell SBOT 24036379

Nicole M. Bartee SBOT 24001674

ATTORNEYS FOR SECURED CREDITOR

44-12-6831
XXXXX0689
LAYER, ERVIN FRANK
Conventional



BAYVIEW®
LOAN SERVICING

*****AUTO**MIXED ADC 331

ERVIN F LAYER

LISSETTA C LAYER

9814 FAIRCREST DR

DALLAS, TX 75238-1542





Welcome to
Bayview

TRANSFER OF SERVICE NOTICE
October 26, 2018

ERVIN F LAYER
LISETTA C LAYER
9814 FAIRCREST DR
DALLAS, TX 75238-1542

Bayview Loan Number:

Property Address:
9814 FAIRCREST DR
DALLAS, TX 75238

Dear ERVIN F LAYER,

Welcome to Bayview.

This is an official notice informing you that your mortgage loan has been transferred. Your mortgage loan was transferred from M&T Bank to **Bayview Loan Servicing, LLC**, on 10/16/2018. Bayview is now your new loan servicer, and beginning on 10/16/2018 we will be collecting your mortgage loan payments.

Important Information Regarding Your Mortgage Loan Transfer:

- Your prior servicer, M&T Bank, will no longer accept your payments after 10/15/2018. **Bayview will begin collecting your payments on 10/16/2018.** Please send all payments to Bayview Loan Servicing, LLC and be sure to include your new loan number.
- Any automatic payment programs you were participating in will not transfer to Bayview. More information about how to sign up for an automatic payment program is included with this letter.
- Your new loan number associated with Bayview is [REDACTED]. Please include this new loan number on your checks or any future correspondence to Bayview.
- If you recently mailed your payment to M&T Bank and they received it after the transfer date, please be assured that it will be forwarded to Bayview for processing.
- This transfer does not change any terms or conditions regarding your loan. Your prior servicer will provide us with a copy of your current records.
- Bayview Loan Servicing, LLC does not offer Accidental Death, Life, Disability, or other optional insurance. If you currently have these coverages and wish to maintain the insurance, you must make arrangements directly with the insurance carriers to make future premium payments.
- Contact your prior servicer, M&T Bank, on or before 10/15/2018:

Send Correspondence To:
M&T Bank
P.O. Box 1288
Buffalo, New York 14203-1288

Customer Service:
Toll-free Numbers & Hours
1-800-724-2224
Monday-Friday 8:30am-8:00pm(EST)

- Contact your new servicer, Bayview Loan Servicing, LLC on or after 10/16/2018:

Send Payment To:	Send Correspondence To:	Customer Service:
Bayview Loan Servicing, LLC	Bayview Loan Servicing, LLC	Toll-free Numbers & Hours
P. O. Box 650091	4425 Ponce de Leon Blvd., 5th Floor	1-855-813-6597
Dallas, TX 75265-0091	Coral Gables, FL 33146	Monday – Friday, 8:00 am – 9:00 pm ET

- Below is the contact information we have on file for you. If any of this information is missing or needs to be updated, please contact our Customer Relations department at 1-800-457-5105.

9814 FAIRCREST DR
DALLAS, TX 75238-1542

214-557-8992

The transfer of servicing mortgage loans is a common practice. Bayview is a top-rated mortgage servicer that has been servicing loans since 1999.

To learn more about this transfer, please visit www.BayviewLoanServicing.com/NewCustomers. Bayview is here to assist you with your loan servicing needs.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your prior servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Sincerely,



Roddrey Gregory, Assistant Vice President
Customer Relations Department.
Bayview Loan Servicing, LLC

Disclaimers and Notices

Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and all information obtained will be used for that purpose. If you are in an active bankruptcy subject to an automatic stay, or if you have received a discharge in bankruptcy and have not reaffirmed the debt, this notice is sent for information and compliance reasons only and is not a demand for payment, attempt to collect a debt from you, or notice of personal liability, but is intended to provide you with information related to the enforcement of a lien against the property. If the previous sentence applies to you, this notice is provided as a courtesy to you and should not be interpreted as an attempt to collect, recover, or offset a debt as a personal liability to you. Bayview Loan Servicing, LLC NMLS#2469.

Confirmed Successor in Interest: If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

The following mailing address must be used for all Error Notices & Information Requests:
Bayview Loan Servicing, LLC, Customer Support, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146.

rev. Oct. 2018

FACTS**WHAT DOES BAYVIEW DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bayview chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bayview share?*	Can you limit this sharing?
For our everyday business purposes--- such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes--- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes--- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes--- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes
*We do not share personal information in connection with the collection of a debt, except as permitted by law.		

To limit our sharing	<p>Mail the form below.</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions	Call 1.855.813.6597 or go to www.bayviewloanservicing.com

Mail-in Form		
Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.		
Name		Mail to: Bayview Loan Servicing, LLC Attention: Customer Support 4425 Ponce de Leon Boulevard, Fifth Floor Coral Gables, Florida 33146
Address		
City, State, Zip		
Account #		

Who we are	
Who is providing this notice?	Bayview Asset Management, LLC, Bayview Loan Servicing, LLC and Bayview Financial Holdings, L.P.
What we do	
How does Bayview protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Bayview collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • pay your bills or apply for a loan • give us your income information or provide employment information • give us your employment history <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with a Bayview name; financial companies such as Bayview Lending Group, LLC; and nonfinancial companies such as IB Property Holdings, LLC.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Non-affiliates we share with can include mortgage companies, banks, insurance companies and nonprofit organizations.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include mortgage lenders, credit card companies, debt settlement providers, and other financial services companies.</i>
Other important information	
<p>You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.</p> <p>We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</p> <p>Special Notice for California Residents: In order to comply with California law, the following applies if your account has a California mailing address.</p> <p>Restrict Nonpublic Personal Information Shared with Non-affiliate Third Parties Even if you do not make the privacy choice set above, we will not share information that we have about you with non-affiliated third parties, except for everyday business purposes.</p> <p>Restrict Nonpublic Personal Information Shared with Bayview Family We will not share nonpublic personal information about you within our family of companies other than for our everyday business purposes unless we first provide you with further privacy choices.</p> <p>Restrict Nonpublic Personal Information Shared with Joint Marketing Partners We will not share information about you with joint marketing partners unless we first provided you with further privacy choices.</p> <p>For Vermont Members/Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.bayviewloanservicing.com or call 1.855.813.6597.</p> <p>Special Notice for Nevada Residents: We are providing you this notice pursuant to state law. You may be placed on our Internal Do Not Call List by following the directions in the <i>To limit direct marketing contact</i> section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number (702) 486-3132; e-mail BCPINFORM@ag.state.nv.us.</p> <p>Special Notice to North Dakota Customers: Pursuant to state law, we will only share information with our affiliates, non-affiliates and third parties as required or permitted by law, or if you give us permission.</p>	



BAYVIEW®
LOAN SERVICING

#BV-BRK-ACH

Residential Electronic Funds Transfer Authorization

Please complete the form below and mail back to Bayview Loan Servicing, at 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146. Please contact Customer Service with any questions by calling 1-855-813-6597 or visiting www.BayviewLoanServicing.com. Please note that Bayview reserves the right to discontinue this service without prior notice. For purposes of this authorization, "I," "my," "me," and "Borrower" refer to the Borrower named below.

Loan Number:	[REDACTED]
Borrower Name:	ERVIN F LAYER LISETTA C LAYER
Mailing Address:	9814 FAIRCREST DR, DALLAS, TX 75238-1542
Type of Account (check one):	<input type="checkbox"/> Checking <input type="checkbox"/> Saving
Bank Name:	
Bank Address:	
Name on the Bank Account:	
Bank Account Number:	
Bank Routing Number (ABA Number):	
Total Amount of Withdrawal:	<input type="checkbox"/> Debit my account for the actual amount due as shown on my billing statement. This is referred to below as the "Actual Amount Due" option. <input type="checkbox"/> Debit my account for the actual amount due as shown on my billing statement and an ADDITIONAL \$_____ each month which will be credited to the principal balance (so long as I am not delinquent). The additional amount debited each month will remain constant until I request a change. This is referred to below as the "Additional Amount" option.
Due Date:	
Withdrawal Date (check one):	<input type="checkbox"/> Draft my payment on the due date <input type="checkbox"/> Draft my payment ____ days after my due date. I can select 1-15 days

If the Withdrawal Date I select does not fall on a business day, my account will be debited on or after the next business day. All due dates and late payment penalties will continue to apply as per the terms of my loan agreement regardless of the date selected for withdrawal.

- I hereby authorize Bayview Loan Servicing, its agents, successors and assigns ("BLS"), to debit on a monthly basis the Bank Account specified above or any substitute bank account I later specify (the "Account") in the amount of the Total Amount of Withdrawal specified above via an Automatic Clearing House (ACH) or similar electronic debit on or after the Withdrawal Date selected above. I hereby certify that I own the Account and no authorization of any party other than me is necessary to provide for the debits from the Account contemplated by this Authorization. (If a different person owns the Account I understand he or she must agree to this Authorization by signing below.)
- Each month I will receive a billing statement, which will show the total amount due on my loan, and may include amounts allocated to my escrow. I understand that for purposes of this Authorization, my billing statement will in all cases be sent to me at least ten (10) days before the scheduled payment date. If I select the Actual Amount Due option, BLS will debit the Account for the amount due shown on the monthly billing statement, less any payments made on the loan since the last Withdrawal Date that have been processed by BLS prior to initiating the debit to the Account. If I select the Additional Amount option, BLS will debit the Account for the amount due shown on the monthly billing statement, less any payments made on the loan since the last Withdrawal Date that have been

made on the loan that have been processed by BLS prior to initiating the debit to the Account. If I selected the Additional Account option, I understand that I may change or cancel the additional amount by writing to BLS. Generally, BLS must receive written notification three (3) business days prior to a Withdrawal Date, otherwise the change will not take effect until the next Withdrawal Date. If I do not make a selection in Total Amount of Withdrawal above, I authorize BLS to proceed as if I selected the Actual Amount Due option.

3. I authorize BLS to debit any late or returned payment fees from my Account. I authorize BLS to initiate a separate debit for the amount of the fee or to add the amount of the fee to debit authorized above. (Fees are accessed in accordance with State Law and/or Loan Documents.)
4. BLS will confirm the exact date my first payment will be automatically withdrawn from my account after my Trial Plan Period is complete, if applicable.
5. If my loan is currently delinquent, automatic debiting will not begin until my loan is made current, as BLS only draft payments on current loans. If at any time after executing this Authorization, my loan falls delinquent, the debiting of payments will be suspended until my loan is once again brought current.
6. Instead of or in addition to any debits authorized above, I authorize BLS to initiate any debit that I subsequently confirm by phone, email, or text message.
7. I agree that BLS may reinitiate any debit to my Account that is unsuccessful and that BLS may initiate a credit or debit, as applicable, to my Account to correct any error that BLS makes in seeking a payment.
8. To ensure no late charges are assessed, I should select a Withdrawal Date PRIOR to the end of my monthly grace period. If, in setting up electronic payments, BLS determines that the day I elected for debits is after the end of my grace period, BLS may contact me for an updated Authorization form with a Withdrawal Date prior to the end of my grace period. However, BLS is under no obligation to contact me and, I understand that, if I do not change my Withdrawal Date, I will incur a late fee.
9. Both BLS and I have the right to cancel this Authorization at any time. I must notify BLS of my desire to stop payment at least three (3) business days before the Withdrawal Date on which I wish the cancellation to take effect by notifying BLS in writing at 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146 or calling BLS at 1-800-457-5105.
10. I understand that my bank may impose its own fees in connection with returned or rejected debits, and I agree that BLS does not have any liability regarding any such fees.

The terms of this Authorization do not modify the terms of my loan. By signing below, I hereby agree to the terms stated above, as well as acknowledge receipt of a copy of this Authorization that I may retain.

ERVIN F LAYER (Borrower Signature)

Date

LISETTA C LAYER (Borrower Signature)

Date

Bank Account Holder's Name* Bank Account Holder's Signature
*If different from Borrower

Date



WELCOME TO BAYVIEW

This is your quick guide to making payments
and getting your questions answered.



Easy Ways to Make Payments to Bayview

- 1 Auto Pay:** Sign-up for Bayview's Auto Pay to save time and avoid late fees.
There are 2 easy ways to sign-up:

- Sign-up online after you register for an account on www.BayviewLoanServicing.com.
- Or you can complete, sign and return the Electronic Funds Transfer Form included in this letter. Be sure to attach a deposit slip or voided check that shows the bank routing and transit numbers.

If the automatic payment program you were participating in with your previous servicer was transferred to Bayview, you do not need to sign-up for Bayview's Auto Pay.

- 2 Online*:** Conveniently make one-time payments online, or on your mobile device, after you register for an online account.

- 3 Mail:** Please mail your payments to one of the addresses below. Be sure to write your new loan number (found on the Welcome letter) on your check or money order.

Mail Payments to:
Bayview Loan Servicing, LLC
PO Box 650091
Dallas, TX 75265-0091

Mail Overnight Payments to:
Bayview Loan Servicing, LLC
ATTN: Cashiering Department
4425 Ponce de Leon Boulevard, 5th Floor
Coral Gables, FL 33146

- 4 Phone*:** Call 1.800.457.5105 -Monday - Friday 8 am to 6 pm ET to pay over the phone using Bayview's automated phone service. Please have your checking account information and new loan number ready. A one-time withdrawal will be made from your account on the date you specify.

- 5 Other ways to pay*:** For your convenience, we also offer other payment options such as Flex Pay, Western Union, Money Gram, and Wire Transfer. You can visit www.BayviewLoanServicing.com/PaymentOptions for more information on these ways to pay.

*Please note that a fee may be imposed by the money transmitter.

Questions?

Visit our Help Center to:

- Watch helpful videos.
- Learn answers to frequently asked questions.
- Review how-to guides that help make managing your mortgage easier.

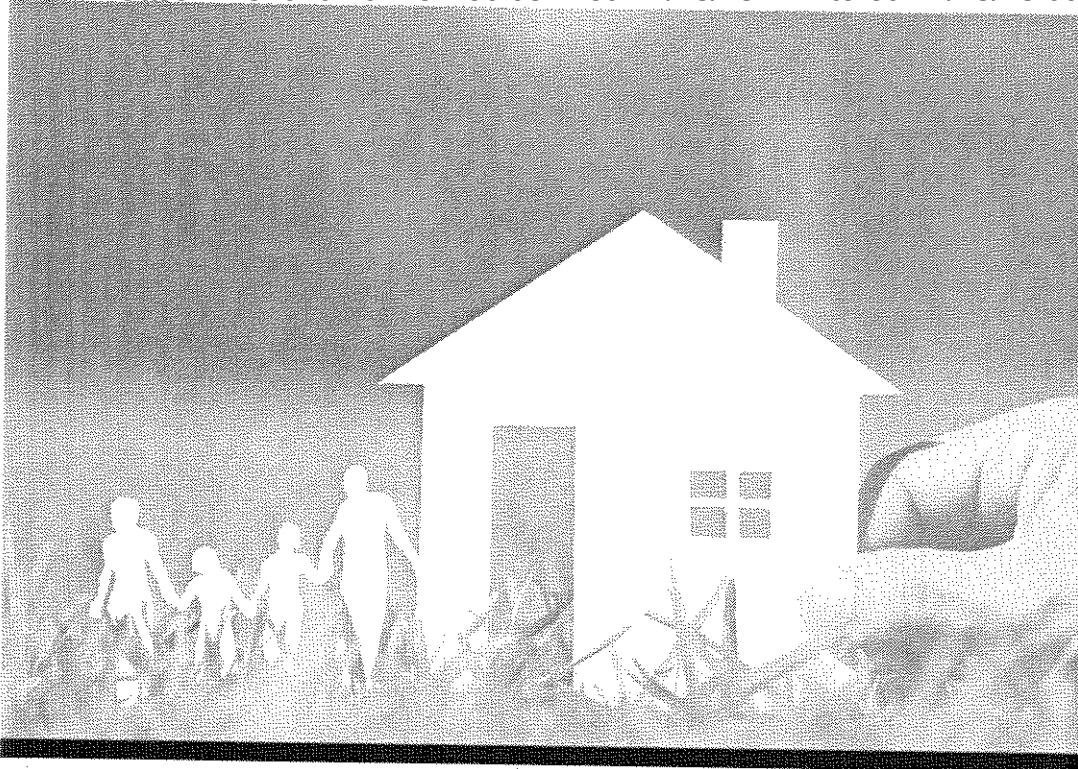
Learn more at www.BayviewLoanServicing.com/HelpCenter.

For more questions, please contact our Customer Relations Department at 1.800.457.5105.

Our hours of operation are Monday - Friday 8 am to 6 pm ET.

Watch our short video about Being a
New Customer at Bayview!





About Us

Bayview is committed to providing our help, respect, and expertise when servicing your mortgage loan. Read more about our Customer Promise at www.BayviewLoanServicing.com/AboutUs.

Disclaimers and Notices

Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and all information obtained will be used for that purpose. If you are in an active bankruptcy subject to an automatic stay, or if you have received a discharge in bankruptcy and have not reaffirmed the debt, this notice is sent for information and compliance reasons only and is not a demand for payment, attempt to collect a debt from you, or notice of personal liability, but is intended to provide you with information related to the enforcement of a lien against the property. If the previous sentence applies to you, this notice is provided as a courtesy to you and should not be interpreted as an attempt to collect, recover, or offset a debt as a personal liability to you Bayview Loan Servicing, LLC. NMLS#2469.

Confirmed Successor in Interest: If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

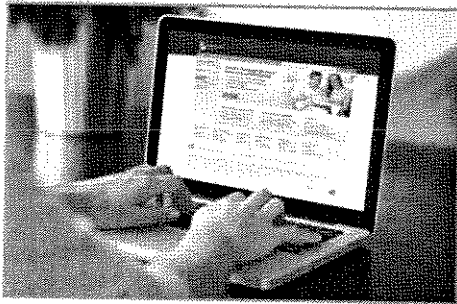
The following mailing address must be used for all Error Notices & Information Requests: Bayview Loan Servicing, LLC, Customer Support, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146.



GET STARTED WITH EASY MORTGAGE MANAGEMENT



Register On Our Website for Easy Access to Online Resources



There are many benefits of having an account:

- View your account information
- Pay your mortgage online
- Sign up for email reminders and alerts
- Access your paperless statements and much more

Go to www.BayviewLoanServicing.com and click 'First Time User' on the left navigation to begin registration. Make sure to use your new loan number located at the top of the enclosed letter.

Bayview's Auto Pay - Your Monthly Mortgage Payments Made Easy

Save time and avoid late fees when you sign-up for Bayview's Auto Pay. You will pay on time and at your convenience, with the date you choose.

There are 2 easy ways to sign-up for Bayview's Auto Pay:

- Sign-up online after you register for an account on www.BayviewLoanServicing.com. Make sure to have your bank account information.
- Or you can complete, sign and return the Electronic Funds Transfer Form included in this letter. Be sure to attach a deposit slip or voided check that shows the bank routing and transit numbers.



Please continue to manually make your payments until you receive confirmation of the exact date that automatic payments will go into effect.

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Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and all information obtained will be used for that purpose. If you are in an active bankruptcy subject to an automatic stay, or if you have received a discharge in bankruptcy and have not reaffirmed the debt, this notice is sent for information and compliance reasons only and is not a demand for payment, attempt to collect a debt from you, or notice of personal liability, but is intended to provide you with information related to the enforcement of a lien against the property. If the previous sentence applies to you, this notice is provided as a courtesy to you and should not be interpreted as an attempt to collect, recover, or offset a debt as a personal liability to you Bayview Loan Servicing, LLC [REDACTED]

Confirmed Successor in Interest: If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

The following mailing address must be used for all Error Notices & Information Requests: Bayview Loan Servicing, LLC, Customer Support, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146.

- 1) If your loan was recently transferred to Bayview Loan Servicing and you had Auto Pay with your prior servicer you may need to re-enroll in Auto Pay with Bayview unless otherwise stated in your Welcome Letter.
- 2) Your account cannot have any non-sufficient funds (NSFs), returns or cancelled payments.
- 3) At no time can your account exceed 30 days past due.
- 4) Depending on your loan, you may be able to sign up for Bayview's Flex Pay, a recurring payment program that offers more flexible/frequent scheduling options for your monthly mortgage payments. To find out if you qualified for Bayview's Flex Pay, please call our Customer Relations Department at 1.800.457.5105. Our hours of operation are **Monday - Friday 8am to 6pm ET.**



STATE DISCLOSURES

Important Information for Arkansas Property Owners

Bayview Loan Servicing, LLC is licensed by the Arkansas Securities Department License No. 15115. Complaints about Bayview Loan Servicing, LLC may be submitted to:

HERITAGE WEST BUILDING, SUITE 300

201 EAST MARKHAM STREET
LITTLE ROCK, ARKANSAS 72201-1692
Phone: (501) 324-9260
Fax: (501) 324-9268

Important Information for Residents of Colorado

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR.

Important Information for Georgia Property Owners

BLS's servicing standards comply with Georgia's Mortgage Servicer Standards within Rule 80-11-6-.02.

Important Information for Hawaii Residents

Bayview Loan Servicing, LLC is licensed by the Hawaii Department of Commerce and Consumer Affairs Financial Institutions Mortgage Servicer License No. MS010. Complaints about Bayview Loan Servicing, LLC may be submitted to:

Division of Financial Institutions Department of Commerce and Consumer Affairs

PO BOX 2054, Honolulu, HI 96805
Phone: 808-586-2820
<http://cca.hawaii.gov/dfi/contact/>

Important Information for Montana Residents

Bayview Loan Servicing, LLC is licensed by the Montana Division of Banking & Financial Institutions Mortgage Servicer License No. 2469. Complaints about Bayview Loan Servicing, LLC may be submitted to:

Montana Division of Banking & Financial Institutions

PO Box 200546, Helena, MT 59620
Phone: (406) 841-2920
<http://www.banking.mt.gov>

Important Information for New York Property Owners

As your mortgage servicer, we are registered with the New York State Department of Financial Services. You may file complaints about us with the New York State Department of Financial Services. You may also obtain additional information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Important Information for North Carolina Residents

Bayview Loan Servicing, LLC is licensed by the North Carolina Commissioner of Banks: License No.: L144694 NMLS # 2469. Complaints about Bayview Loan Servicing, LLC may be submitted to:

North Carolina Commissioner of Banks
316 W. Edenton Street
Raleigh, NC 27669-4309
Toll free: (888) 348-3811
<https://www.nccob.org/online/cts/complaintOnline.aspx>

Important Information Enclosed for Nevada Residents

Important Information for Texas Residents

COMPLAINT NOTICE-SERVICER

Pursuant to Tex. Fin. Code Ann. §§157.007(b); 158.101; 7 Tex. Admin. Code §79.2. COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.